

Lencki et al. Applicant:

Examiner: Porter, Rachel. L.

Serial No.:

09/748,359

Group No.: 3626

Filed:

12/26/2000

Attorney Docket No.: CLC 00.02

For: SYSTEM AND METHOD FOR FACILITATING

SELECTION OF BENEFITS:

INFORMATION DISCLOSURE STATEMENT PURSUANT TO 37 C.F.R. §§ 1.56 ET SEQ.

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 C.F.R. § 1.97(b), the above-identified Applicant cites the following patents and publications, which may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 C.F.R. § 1.56. In compliance with 37 C.F.R. § 1.98(a), copies of the publications set forth below and listed on the attached Form PTO/SB/08A (1 sheet) are provided.

CERTIFICATE OF MAILING (37 C.F.R. § 1.8)

I hereby certify that this paper, and the papers and/or fees referred to herein as transmitted, submitted or enclosed, are being deposited on the date shown below with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Name Daniel H. Golub Signature:

Date of Deposit August 15, 2005

Patent No.	<u>Patentee</u>	<u>Issue Date</u>	
US-2002/0022982	Cooperstone et al.	02/21/2002	
US-2002/0128879	Spears	09/12/2002	
US-2002/0149616	Gross et al.	10/17/2002	
US-2003/0187694	Rowen	10/02/2003	
US-2004/0049397	Leisure et al.	03/11/2004	
US-2004/0138950	Hyman et al.	07/15/2004	
US-2004/0172268	Franklin et al.	09/02/2004	
US-2005/0010466	Wegleitner et al.	01/13/2005	

Applicant respectfully requests that these items be considered by the Examiner, and that the Examiner acknowledge consideration of these references by initialing and returning copies of the enclosed Forms PTO/SB/08A with the next official action.

While this Information Disclosure Statement may be "material" pursuant to 37 C.F.R. § 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention or otherwise material to the patentability of this invention as defined in 37 C.F.R. § 1.56.

In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure

Statement shall not be construed as a representation that a search has been made or that no other material information as defined in 37 C.F.R. § 1.56(b) exists.

The Commissioner is hereby authorized to charge any deficiencies or credit any overpayments in connection with this submission to Deposit Account No. 50-0310. A duplicate copy of this page is enclosed.

Respectfully submitted,

Daniel H. Golub

Reg. No. 33,701

Attorney for Applicant

MORGAN, LEWIS & BOCKIUS LLP 1701 Market Street Philadelphia, PA 19103-2921 215.963.5055

Dated: August 15, 2005

PTO/SB/08A (07-05) Approved for use through 07/31/2006. OMB 0651-0031

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Sheet 1

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known			
Application Number	09/748,359		
Filing Date	December 26, 2000		
First Named Inventor	Lencki		
Art Unit	3626	_	
Examiner Name	Porter		
Attorney Docket Number	CLC 00 02		

Examiner	Cite	Document Number	Publication Date	T DOCUMENTS Name of Patentee or	Pages, Columns, Lines, Where
Initials*	No.1	Document Number	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevan
		Number-Kind Code ^{2 (Il known)}		, , , , , , , , , , , , , , , , , , , 	Figures Appear
		^{US-} 2002/0022982	02-21-2002	Cooperstone et al.	
		^{US-} 2002/0128879	09-12-2002	Spears	
		^{US-} 2002/0149616	10-17-2002	Gross et al.	
		^{US-} 2003/0187694	10-02-2003	Rowen	
		^{US-} 2004/0049397	03-11-2004	Leisure et al.	
		^{US-} 2004/0138950	07-15-2004	Hyman et al.	
		^{US-} 2004/0172268	09-02-2004	Franklin et al.	
		^{US-} 2005/0010466	01-13-2005	Wegleitner et al.	
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FOREIGN PATENT DOCUMENTS						
	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	
		Country Code ^{3 -} Number ^{4 -} Kind Code ⁵ (if known)	MM-DD-YYYY		Or Relevant Figures Appear	Ľ
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Signature	Considered	

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